

AMENDMENTS to the SPECIFICATION

Please replace the paragraph spanning pages 4 to 5 of the application with the following REPLACEMENT paragraph:

Traveler's check issuer 102 provides software 109 and, optionally, traveler's check stock paper 110 to user 104. User 104 installs software 109 on an appropriate computer system and registers appropriate information 112 in a user database maintained by issuer 102. The user may register by sending in a registration mailer that accompanies the software. The mailer may include preprinted information identifying the particular copy of software that the user has, such as a serial number of the software. The user enters identifying information on the [.] mailer, such as his name and address, etc. The user may also be required to enter a credit card account number that will be used to pay for any traveler's checks that are issued, as well as a password to be used during the issuance process. Registration may also be performed over the telephone, with either a human operator or an automated voice response unit, which will prompt the user for the required information, or using the remote user terminal and a modem or network connection to communicate the required information to a central controller maintained by issuer 102.